

House Study Bill 223

HOUSE FILE _____
BY (PROPOSED COMMITTEE ON
COMMERCE BILL BY
CHAIRPERSON PETERSEN)

Passed House, Date _____ Passed Senate, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act requiring certain health insurance contracts, policies, or
2 plans to provide coverage for audiological services and
3 hearing aids for children.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:
5 TLSB 2095HC 83
6 av/rj/24

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1 1 Section 1. NEW SECTION. 514C.24 AUDIOLOGICAL SERVICES
1 2 AND HEARING AIDS FOR CHILDREN == COVERAGE.
1 3 1. Notwithstanding the uniformity of treatment
1 4 requirements of section 514C.6, a contract, policy, or plan
1 5 providing for third-party payment or prepayment of health or
1 6 medical expenses shall provide minimum coverage benefits for
1 7 audiological services and hearing aids for children, including
1 8 but not limited to the following classes of third-party
1 9 payment provider contracts, policies, or plans delivered,
1 10 issued for delivery, continued, or renewed in this state on or
1 11 after January 1, 2010:
1 12 a. Individual or group accident and sickness insurance
1 13 providing coverage on an expense-incurred basis.
1 14 b. An individual or group hospital or medical service
1 15 contract issued pursuant to chapter 509, 514, or 514A.
1 16 c. An individual or group health maintenance organization
1 17 contract regulated under chapter 514B.
1 18 d. An individual or group Medicare supplemental policy,
1 19 unless coverage pursuant to such policy is preempted by
1 20 federal law.
1 21 e. A plan established pursuant to chapter 509A for public
1 22 employees.
1 23 2. This section shall not apply to accident-only,
1 24 specified disease, short-term hospital or medical, hospital
1 25 confinement indemnity, credit, dental, vision, long-term care,
1 26 basic hospital and medical-surgical expense coverage as
1 27 defined by the commissioner, disability income insurance
1 28 coverage, coverage issued as a supplement to liability
1 29 insurance, workers' compensation or similar insurance, or
1 30 automobile medical payment insurance.
1 31 3. As used in this section, "minimum coverage for
1 32 audiological services and hearing aids for children" means
1 33 coverage that includes at a minimum all of the following:
1 34 a. Coverage for audiological evaluations performed by a
1 35 licensed audiologist.
2 1 b. Coverage for hearing aids that are recommended by a
2 2 licensed audiologist and dispensed by a licensed hearing aid
2 3 dispenser for children up to eighteen years of age.
2 4 c. Coverage for an ear mold and a hearing aid for each
2 5 hearing-impaired ear payable every twenty-four months for
2 6 children up to eighteen years of age and coverage for up to
2 7 four additional ear molds per year for children up to three
2 8 years of age.
2 9 4. The commissioner of insurance shall adopt rules
2 10 pursuant to chapter 17A as necessary to administer this
2 11 section.

EXPLANATION

2 13 This bill requires insurers offering certain individual or
2 14 group health insurance contracts, policies, or plans in the
2 15 state to provide coverage for certain audiological services
2 16 and hearing aids for children.
2 17 The provisions of the bill are applicable to third-party

2 18 payment provider contracts, policies, or plans delivered,
2 19 issued for delivery, continued, or renewed in this state on or
2 20 after January 1, 2010.

2 21 The commissioner of insurance is required to adopt rules
2 22 under Code chapter 17A to administer the provisions of the
2 23 bill.

2 24 The bill requires such insurers to provide minimum coverage
2 25 for audiological services and hearing aids for children which
2 26 must include, at a minimum, coverage for audiological
2 27 evaluations performed by a licensed audiologist, coverage for
2 28 hearing aids that are recommended by a licensed audiologist
2 29 and dispensed by a licensed hearing aid dispenser for children
2 30 up to 18 years of age, coverage for an ear mold and a hearing
2 31 aid for each hearing-impaired ear payable every 24 months for
2 32 children up to 18 years of age, and coverage for up to four
2 33 additional ear molds per year for children up to three years
2 34 of age.

2 35 LSB 2095HC 83

3 1 av/rj/24.1